

CITY of BOSTON
2020 Annual Report for
HOUSING BOSTON 2030



City of Boston
Mayor Kim Janey

OVERVIEW

The City of Boston's housing agencies began 2020 focused on their core work: creating new income-restricted housing; preserving and rehabilitating Boston's existing income-restricted housing; and finding new ways to address displacement, and to enable households of color to build wealth through new homeownership opportunities. The emerging global COVID-19 Pandemic briefly stalled these efforts, while also serving to sharply highlight Boston's economic and racial disparities. The City's agencies pivoted to prioritize a coordinated response to the urgent needs and immediate challenges brought on by the disaster, and to address the disproportionate impacts in communities of color.

City staff, working with a broad coalition of partners, persevered and not only responded to the immediate crises, but also continued to meet the goals set out in Boston's comprehensive housing strategy, [Housing a Changing City: Boston 2030](#) (HB2030).

While the balance of this report outlines the City's progress against HB2030 goals in 2020, it also provides a summary of how the City of Boston's housing agencies, and the [Department of Neighborhood Development \(DND\)](#) specifically, responded to the COVID-19 Pandemic, and to the worldwide outcry to do more to address racial injustice.

The next section of this annual report will provide a detailed outline of how the Department of Neighborhood Development responded to both of these crises.



RESPONDING TO THE COVID-19 PANDEMIC



The first known case of the novel SARS COV2 virus (COVID-19) was identified in Boston in February of 2020. By March 9th, the Commonwealth of Massachusetts had declared a state of emergency due to the rapidly rising number of COVID-19 cases in the State. With the case counts and hospitalizations in Boston also rising on a daily basis, Mayor Martin J. Walsh declared COVID-19 a citywide public health crisis on March 15, 2020, and began shutting down all non-essential activities.

Mayor Walsh also announced that the Boston Public Schools would close down until April 27th, and that students would be sent home with learning materials until an online learning program could be established. The statewide lockdown, while not as stringent as Boston's, went into effect at the same time, essentially closing all forms of in-person commerce and business, with the exception of essential services such as grocery stores.



While the lockdown was not entirely unexpected, the rapid increase in disease and death was astonishing and sudden. Across the state, many businesses closed expecting that it would be weeks before they would reopen, and many Bostonians lost their jobs or a significant portion of their income. The statewide Unemployment Insurance system was immediately overwhelmed with applications for benefits.

City agencies had to move quickly to ensure that essential operations were not disrupted. The rapidly evolving pandemic demanded that DND work with internal and external partners to address the economic crisis that was affecting Boston's renters, homeowners, and landlords, and create solutions to keep people safely housed when every personal interaction was an opportunity for a lethal infection. There was also an urgent need to ensure that already overburdened shelters for unhoused Bostonians could operate safely and with appropriate sanitary protocols – all of which were still evolving – and to assist the operators of Boston's congregate and supportive housing developments to do the same. Additionally, all residential housing construction in the city had to be shut down, and sites secured to ensure that when it was safe to do so, construction could be re-started swiftly.

COVID-19 RESPONSE: EVICTION PREVENTION EFFORTS

The City of Boston also began comprehensive efforts to prevent pandemic-induced evictions and foreclosures in the spring of 2020. The Boston Housing Authority (BHA) was one of the first housing authorities in the United States to announce a moratorium on all evictions through the end of the calendar year. The City strongly advocated for the State Legislature and Governor Baker to unilaterally offer the same protections to any tenant at risk of eviction due to lack of income from job or wage loss, but the initial Massachusetts moratorium was only extended until mid-October from its original mid-August ending date.



In lieu of a Massachusetts moratorium, the City of Boston urged all Bostonians at risk of eviction to utilize the protection offered by the federal Centers for Disease Control (CDC) moratorium, which has been extended until the end of June 2021. To ensure that access to these protections were available to Bostonians for whom English is not their first language, DND translated the CDC form into Boston's top ten non-English languages. These downloadable forms can be filled out electronically, and transmitted as .pdf attachments. There has been wide social media and other outreach within Boston's immigrant communities to ensure that Bostonians at risk for eviction can avail themselves of this protection.

RENTAL RELIEF FUND

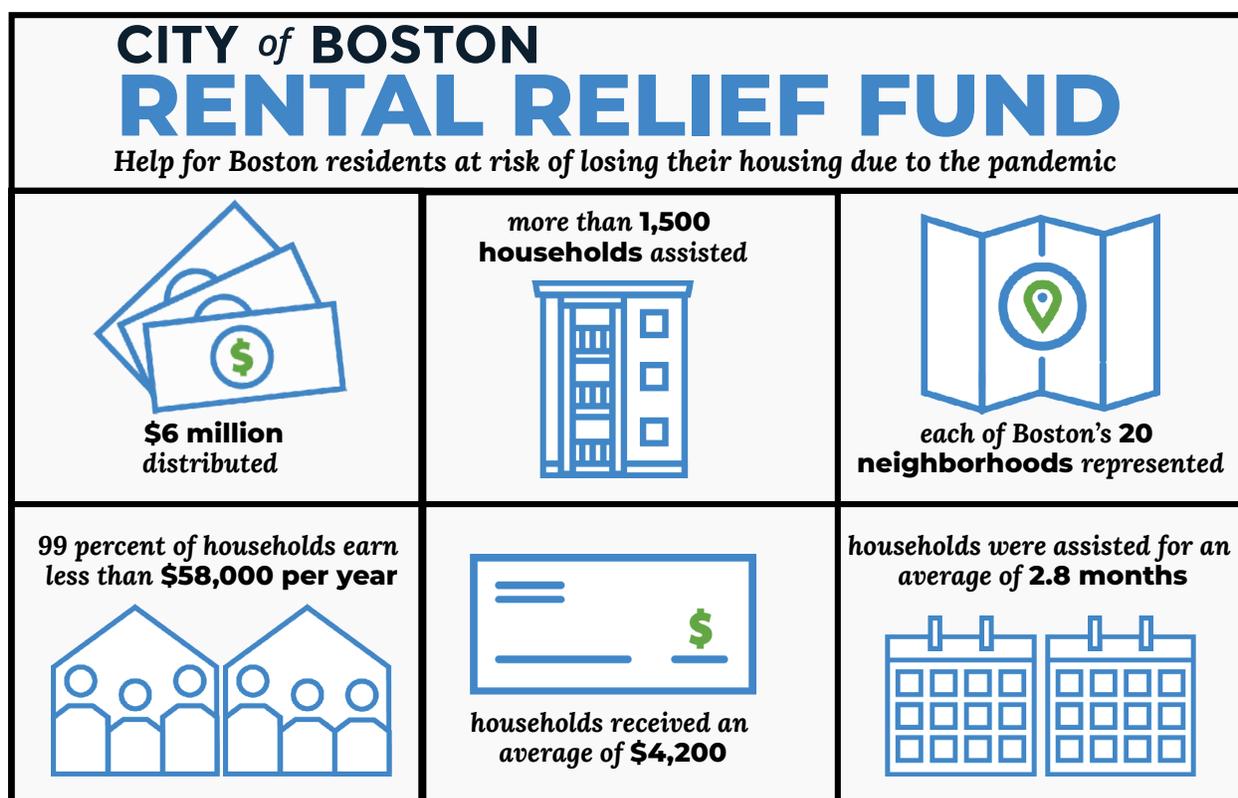
[The Office of Housing Stability](#) at DND recorded a sharp rise in the number of phone calls from Bostonians in need of rental assistance and safe, stable housing almost immediately after the statewide lockdown went into effect. DND Information Technology was able to stand up a new remotely run phone center, with Language Line capacity, and many DND and other housing agency staffers volunteered to help answer and triage the calls for assistance. The Language Line, a live interpretative service, gives OHS staff and volunteers the ability to have a third party interpreter participate on phone calls with Bostonians who need assistance in languages other than English.

By the end of March of 2020, it was clear that the economic impacts of job loss and lockdown had left too many Bostonians with absolutely no way to pay their rent. To offset the potential catastrophe that would occur if residents were evicted in the midst of a worsening pandemic, the City of Boston created a Rental Relief Fund (RRF), which was initially seeded with \$3 million of federal Coronavirus, Aid, Relief and Economic Security (CARES) Act funds.



All of the forms associated with the [Rental Relief Fund](#), including applications and email responses, were translated into the top ten languages spoken in Boston households where English is not the first language. All web pages and social media graphics were similarly translated. DND undertook broad outreach across all media sources, including ads, social media, and virtual events with smaller community-based media for specific ethnicities, as well as organizations that provide settlement services for new immigrants to Boston.

By the close of 2020, the RRF had received an additional \$5 million, and had disbursed nearly \$6 million to more than 1500 households. Ninety-nine percent of households receiving these dollars earned less than \$58,000. The average amount of rental arrearages paid was \$4,200, which covered an average of 2.8 months of rent.



LANDLORD PLEDGE

As the Massachusetts statewide eviction moratorium expired in October, Mayor Walsh also announced the [Housing Stability Pledge](#) for landlords. Landlords who have signed the pledge have agreed to honor the federal eviction moratorium; create payment plans with and for tenants; help connect tenants with resources; and work with the relevant voucher administrator for tenants with housing vouchers. By the end of 2020, more than 30 landlords across the City – many of whom are developer/managers of the largest affordable housing portfolios in Boston – had signed the pledge.

LANDLORD/HOMEOWNER ASSISTANCE

Aside from the legal assistance offered to small landlords, the City of Boston also took steps to enhance programs that help homeowners, many of whom are small landlords, to meet their own financial obligations, make critical repairs, and stay in their homes during the pandemic.

The Boston Home Center worked with banks and mortgage lenders to provide at least three months in mortgage loan deferments for homeowners, with the option to extend for up to a year, if needed. Currently, 17 banks and mortgage lenders have signed on to the agreement which states that they will not report this deferment as a bad loan, nor report it to the credit bureaus as being a late loan. The banks and lenders also agreed not to charge late fees on the late loan payments or deferments, and – once the deferment period is complete – the homeowner will not be required to pay the total deferment/forbearance amount in a lump sum.



To further assist Boston homeowners with critical needs, Mayor Walsh also announced that the City of Boston had more than doubled the amount of funding available to residents through the Seniors Save program which replaces the heating systems of income-eligible seniors. This increase in funding better reflects the full costs associated with replacing a faulty heating system. Eligible homeowners will receive up to \$8,000 for this purpose, and any additional funding is available in the form of a zero percent interest deferred loan, which will only be payable on the sale of the property, a refinance, or transfer of the title.

Other home repair programs under the aegis of the Boston Home Center also updated the amount of funding available, in response to an increased volume in calls for home repair assistance, likely as a result of so many Bostonians working from home, or attending school remotely.

The Boston Home Center (BHC) also partnered with the City of Boston's Tax/Title division to reach out directly to more than 8,000 homeowners who were past due in property taxes. The multilingual insert directed homeowners at-risk to the BHC's Foreclosure Prevention and Intervention services for assistance.

HOUSING STABILITY NOTIFICATION ACT

In October of 2020, Mayor Walsh filed the "[Housing Stability Notification Act](#)" with the Boston City Council, an ordinance that ensures that Bostonians at risk of eviction are given information about both their rights under the law and also the resources that are available to them if they are served either with a Notice to Quit (the first step in the eviction process), or with a Notice of Nonrenewal of their lease.



This information is available on the Office of Housing Stability website in the top ten languages spoken in non-English speaking households, and contains details about city and state rental relief funds, guidance on filing the CDC federal declaration of need to potentially prevent eviction, and a list of services such as legal counsel, dispute mediation, fair payment agreements, and other supports. Failure to provide this notification to the tenant and send a copy to the Office of Housing Stability will be followed up by the Office of Fair Housing and Equity, and may result in fines or penalties for the landlord.

ADDITIONAL LEGAL SERVICES

At the end of 2020, and with the knowledge that Housing Court in Massachusetts was slated to reopen for virtual services in January of 2021, and that pending Right to Counsel legislation was unlikely to pass the soon-to-end legislative session, the City of Boston contracted with Greater Boston Legal Services (GBLS) for the services of two additional attorneys to assist tenants facing eviction trials, as well as small landlords in need of assistance and legal advice because of nonpayment of rent, or other eviction issues.

These new attorney postings supplement the Attorney for the Day posting that was already available to tenants, with the hope of keeping tenants in their homes as the second surge of COVID swept through Boston. These attorneys are being made available via Zoom, to tenants or landlords whose cases were slated for a hearing in the newly reopened but remote Housing Court in January 2021.

In addition, the Office of Housing Stability (OHS) scheduled weekly legal clinics with GBLS attorneys on Tuesday evenings where Bostonians can get legal advice about their situations. These clinics will operate remotely in 2021, and tenants will meet with a lawyer in a private breakout room. OHS has also hired an additional housing court navigator to assist tenants who are beginning the eviction process.



COVID-19: RESPONDING TO HOMELESSNESS

The COVID-19 pandemic began in Boston at the end of winter, a season when the number of unhoused Bostonians spending the night in shelter is at its highest volume. The critical need to de-densify emergency shelter to slow the spread of the coronavirus among shelter residents and staff rapidly became the highest priority. An interagency team of city and state officials, including professionals from the Boston Public Health Commission, service providers, and shelter operators, became a crisis response team. One of their first efforts was to acquire and distribute personal protective equipment and sanitation supplies for shelter staff and guests, while also securing new locations to safely house shelter residents, including those in need of medical care for COVID or respite.



DND collaborated with HHS, the Boston Public Health Commission, and shelter and service providers to stand up a field hospital and respite at the Boston Convention and Exhibition Center for 1,000 Bostonians in need of medical attention and shelter.

In the next few weeks, this team rapidly expanded temporary housing and medical facility capacity for homeless and vulnerable Bostonians, opening seven different sites with more than 1,000 beds for individual adults that rely on the Boston emergency shelter system. The team also coordinated the use of 20 beds at the closed Emerson College for youth and young adults currently experiencing homelessness.

The Supportive Housing Team at DND also shifted their collective focus from housing clients to stabilization of clients who were currently housed and receiving services. Many supportive housing settings rely on congregate kitchens and bathrooms, and ensuring that residents had access to food and medication and sanitary conditions in their living environment was the focus of coordinated activity. This focus extended beyond the residents of supportive housing buildings to eventually encompass wellness checks on more than 1,000 formerly homeless clients housed through City initiatives.

The Supportive Housing team was joined in this work by volunteer City of Boston staff from other agencies including the Boston Planning & Development Agency and the Mayor's Office of Neighborhood Services. They also partnered with the City's AgeStrong Commission, and DND's Boston Home Center who were conducting their own outreach to Boston residents 60 years of age and older who had received City services, including home repair services. With the construction and repairs in Boston shut down until safety protocols could be created, many of the Boston Home Center staff pivoted away from their typical duties to deliver food and medicine across Boston, as directed by the phone banks run across the City agencies listed above.



COVID-19: FOOD DISTRIBUTION

The City of Boston's food and medicine distribution system was established with pivotal support from the Mayor's Housing Innovation Lab at DND, which worked in concert with the Mayor's Office of Food Initiatives, and the Mayor's Office of New Urban Mechanics to coordinate food sites for those who were able to get to them, and doorstep distribution for those who were not. Among the efforts were the creation of food sites at Boston Housing Authority developments and at schools and community centers, to serve Boston Public Schools families.

The iLab also changed the focus of its partnership with Nesterly which previously had the goal of matching seniors in need of help in their homes with graduate students in need of an affordable place to live. With the need to mitigate the spread of the coronavirus, however, a new Good Neighbor program was begun to ensure that housebound seniors could get access to safe assistance for necessities like groceries and medicine.

None of these new programs and programmatic supports would have been possible without new sources of revenue. The Federal CARES Act, passed in late March, provided emergency funding to Boston to address homelessness (ESG-CV funds) and those living with HIV/AIDS (HOPWA-CV funds). With these funds, SHD was able to award \$10,878,737 to homeless service providers in support of their initial and on-going COVID-19 response costs, including PPE, cleaning, space dividers in shelter, hazard pay, shelter operations costs, and costs associated with non-congregate shelter capacity to ensure de-densification of congregate sites.



Additionally, Boston invested deeply in rapid rehousing to ensure those in non-congregate sites had a housing resource pathway to prevent returns to crowded shelter sites. Finally, the City of Boston invested in homelessness prevention for those Bostonians who are unstably housed and at risk of falling into homelessness during this on-going public health emergency.

DND used its allocation of \$436,075 HOPWA-CV to expand contracts with current service providers to better support HOPWA-eligible households throughout the pandemic. Funded activities include expansion of housing related supportive services, additional capacity for housing search and placement assistance, financial assistance to prevent eviction and displacement, and funding for PPE and cleaning supplies to ensure the safety of program staff and clients.



COVID-19 RESPONSE: AFFORDABLE HOUSING PRODUCTION

On March 16, 2020 when Mayor Walsh declared a public health emergency and a lockdown of Boston, there were 28 affordable housing projects with 1,117 units of housing in active construction. All of these projects had to be safely stopped, and secured so that construction could be restarted once the lockdown ended, and COVID safety protocols had been developed for safe reopening. In a high cost city like Boston, where the price of affordable housing construction is already heavily subsidized, there were real concerns raised about the future viability of some of these developments once construction was re-started. With nationwide impacts to the construction industry supply chain due to the shutdowns and disruptions of the pandemic, DND's Neighborhood Housing Division established and administered the Neighborhood Housing Trust (NHT) COVID-19 Emergency Response Fund to support affordable housing projects with unexpected costs incurred due to the construction moratorium.



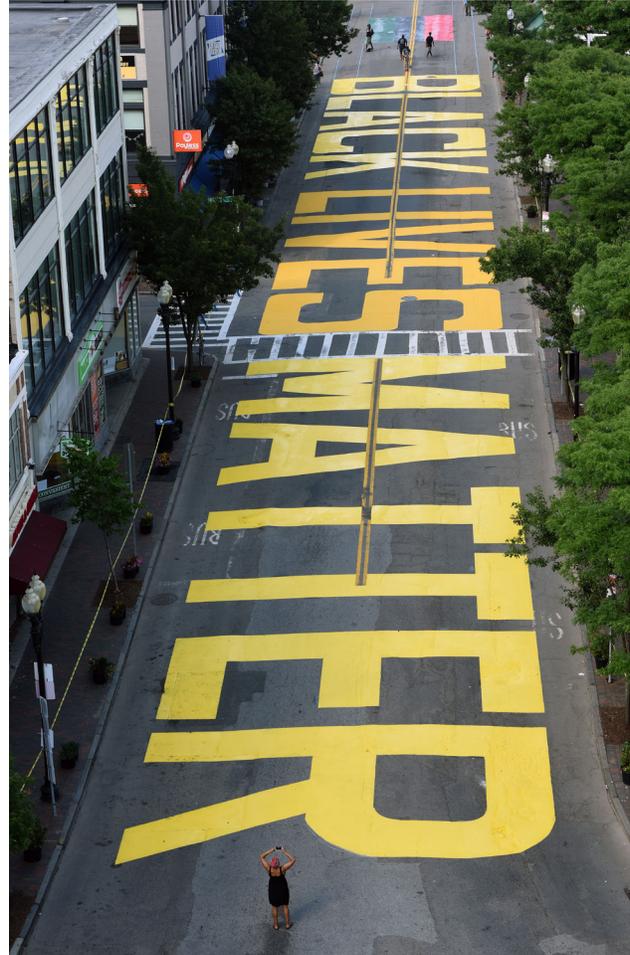
Construction resumes at at Hearth at Four Corners in Dorchester.

There were also numerous affordable housing projects that were completed and in the process of being made available via lottery to income-eligible prospective homebuyers and renters. All associated in-person contacts with these projects, including any inspections and any viewings by a purchaser/renter, were halted. The Boston Home Center worked closely with banks and mortgage lenders to get mortgage extensions for new home buyers already in the process of purchasing, and the Office of Housing Stability worked with renters to ensure that they could remain stably housed while waiting to move into their new affordable housing rental.



RACIAL AND ECONOMIC JUSTICE

The ongoing efforts of the Black Lives Matter movement and the protests that occurred in the wake of the murder of George Floyd by Minneapolis police officers highlighted racial injustice in the United States in a powerful way. While the primary focus of the worldwide protests were on the need for policing reform, the spotlight on racial injustice also focused attention on inequality more broadly, particularly as the COVID-19 pandemic has had a disproportionate effect on communities of color. Not only are communities of color in the United States dying more, and having more severe health outcomes due to COVID, they are also losing their jobs, including their health care, at a higher rate.



On July 4 and 5, volunteers paint a Black Lives Matter mural on Washington St. from from Palmer Street to Eustis Street in Roxbury.

On June 12, 2020, Mayor Martin Walsh, citing all of these reasons, declared systemic racism an emergency and a public health crisis. The City of Boston recognizes that it must be more intentional about its work, and focus on addressing racism and racial disparities, both externally, through programs and services that are offered, and internally, through ensuring that any policies and processes being utilized are truly inclusive, and are being wielded by an equally inclusive staff.

DND has created an internal Racial Equity Working group, which is currently seeking outside assistance in helping DND evaluate the state of racial equity within the department, and to create solutions for addressing internal inequities.

Externally, many of the City's existing housing policy and programs have goals to address the needs of Boston's Black and Brown residents. The 2018 update to Boston's comprehensive housing plan, *Housing a Changing City: Boston 2030* plan reaffirmed the City's commitment to addressing displacement and housing affordability for households and communities of color, including increasing access to homeownership and opportunities to build and maintain wealth, and promoting fair and equitable housing access. While these efforts are summarized here, more detail on the production and preservation goals can be found in the HB2030 section of this report.

The 2018 Update to HB 2030 committed the City of Boston to address displacement and housing affordability by:

- Increasing the goal for the creation of income-restricted housing affordable to low- and very-low income households from 8,000 units to 10,300 units;
- Saving tenancies and increasing the number of income-restricted housing units by funding City partners through the Acquisition Opportunity Program to purchase 1,000 market rate rental units and deed restrict them;
- Preserving 97 percent of the existing income restricted housing;
- Re-developing and renovating 4,500 public housing units;
- Collaborating with advocates, providers, and other professionals to create a plan to reduce the number of evictions in both the subsidized and private housing markets. In December 2019, the City of Boston issued an Action Plan to Reduce Evictions, and fought for, and won, additional state resources for legal representation in eviction cases in 2020.

In addition to these HB2030 commitments, in 2020, the City of Boston funded a new rental voucher program that will be fully implemented in 2021.



The 2018 update called for increasing access to homeownership and opportunities to build and maintain wealth for Black and Brown residents by:

- Setting a goal of helping 1,000 families become new homeowners between 2018 and 2023. Currently, more than 70 percent of all households who have received financial assistance to buy a home are households of color;
- Launching the new ONE+ Boston mortgage program to help more first time homebuyers afford their first home by providing them with better down payment assistance, and creating more buying power for them through mortgage interest buy downs;
- Helping senior homeowners preserve their assets through a more equitable senior home repair programs, including the Senior Saves furnace replacement program; and
- Reaffirming the goal of reducing the number of foreclosures on owner occupant homeowners to less than 20 per year. This goal was met in both 2019 and 2020.

The 2018 update called for promoting fair housing and equitable housing access through updating the MetroList. In 2020, improvements were made to the system that enhances the search functions and helps the consumer to better understand which properties they are income eligible for. The City is also working with partners on a statewide system. The ultimate goal is to create systems whereby all available units, both new and on turn over, are available at one location, and households can search for and apply more easily for properties as they become available.



One of the most significant actions taken during 2020 that will promote fair housing and equitable housing access was incorporating mechanisms for affirmatively furthering fair housing within Boston’s zoning code. This new policy is a first for any large city, and requires that by the spring of 2021, new housing projects will be reviewed by the Boston Planning & Development Agency for how they address racial inclusiveness, displacement, and historic patterns of exclusion.

In addition, with the evidence that COVID-19 has had a disparate impact on people of color, both in terms of health and income, DND has been very intentional about its roll out of rental relief funds to assure that those who speak a language other than English, and recent immigrants can access the funds.

BOSTON RESIDENTS JOBS POLICY

While the focus of the Department of Neighborhood Development is on the creation of housing and provision of housing services, it also helps to create jobs and build wealth as a result of the construction it funds, along with new affordable homeownership opportunities for Bostonians. The Boston Residents Jobs Policy was created in 1983 and sets employment standards for Boston residents, people of color, and women construction workers.



In 2017, the Ordinance was amended and the current revised employment standards for development projects over 50,000 square feet and any public development project are:

BOSTON RESIDENTS JOBS POLICY: PERCENT OF WORK HOURS REQUIRED*		
	1983 TO 2016	2017 TO CURRENT
PEOPLE OF COLOR	25%	40%
RESIDENTS	50%	51%
WOMEN	10%	12%

* In 2017, the project size triggering these requirements dropped to 50,000 square feet, from 100,000

PERCENT OF CONSTRUCTION WORK HOURS COMPLETED BY PEOPLE OF COLOR, BOSTON RESIDENTS, AND WOMEN ON DND FUNDED OR BHA HOUSING PROJECTS			
	TARGET	CURRENTLY IN CONSTRUCTION*	PROJECTS COMPLETED 2017-2020
PEOPLE OF COLOR	40%	68%	61%
RESIDENTS	51%	37%	36%
WOMEN	12%	6%	5%

* Projects in construction as of 2/2021

For projects completed in 2017 through 2020, 61 percent of work hours were completed by people of color, exceeding the target of 40 percent. Projects in construction are even more successful at providing jobs for people of color (68 percent of hours). More work needs to be done, however, to meet the stated goals for Boston residents and women.

All of these current goals, targets, and actions to address inequity are being evaluated and re-examined as the Department of Neighborhood Development focuses on how current programs can be improved, and works to create new programs that are more intentional and effective in reducing racial disparities and inequalities.



2020 HOUSING PRODUCTION REPORT

In 2014, Mayor Martin J. Walsh released *Housing a Changing City: Boston 2030*, Boston's first comprehensive housing plan designed to address the housing needs of Boston's growing population. The plan set goals for both income-restricted and overall housing production. In 2018, a planned re-assessment found that Boston's population was growing faster than expected, with 759,000 residents expected to live in Boston by 2030.

The *2018 Update to Housing Boston 2030* set new goals for housing production, including income-restricted housing designed to be affordable to a range of incomes, plans for strategic growth that preserve and enhance existing neighborhoods, and new focus areas on preventing displacement, increasing homeownership, and promoting fair and equitable access to housing.

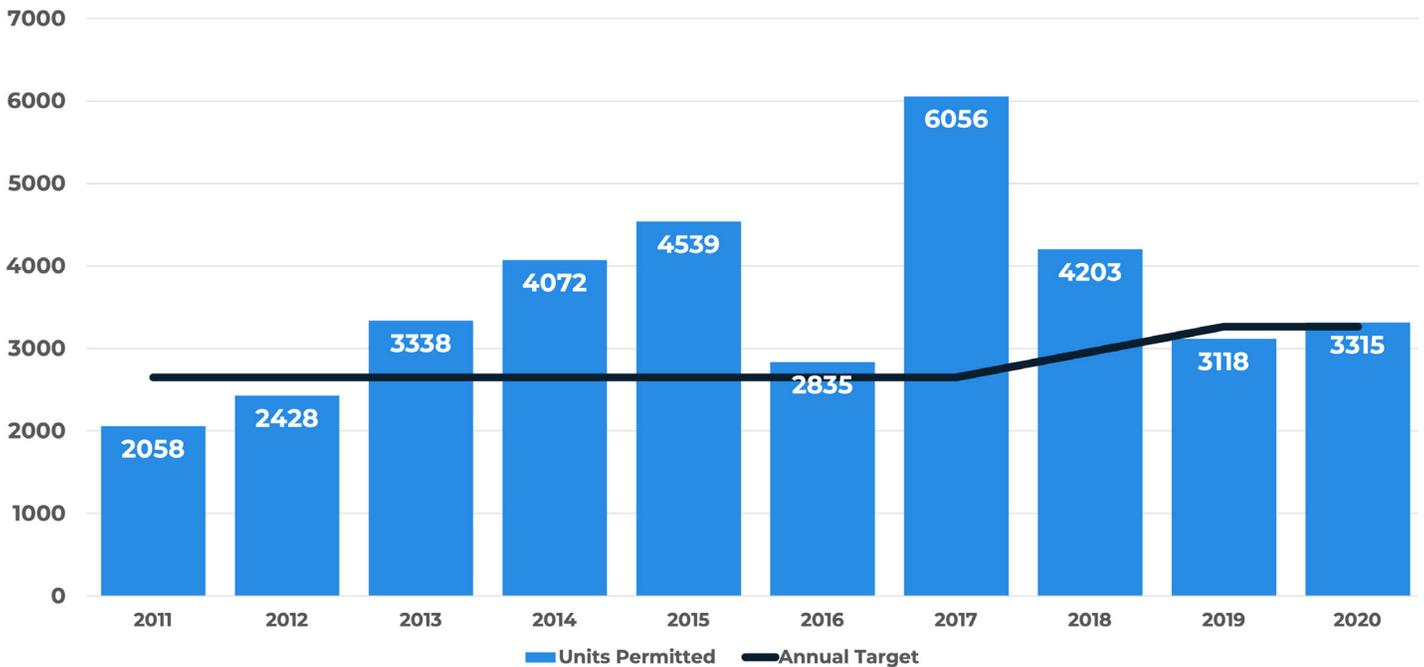
When the goals established in 2018 are met in 2030, there will be a total of 70,000 income-restricted units in Boston, a goal which will maintain Boston's historically high proportion of income restricted housing. One in five of Boston's housing units is income-restricted; when only rental units are assessed, that figure is slightly more than one in four rental units.



HOUSING PRODUCTION OVERVIEW

3,304 new units were permitted in 2020, a five percent increase from the 3,145 units permitted in 2019. This development represents more than a \$2 billion investment in housing, creating 3,200 new construction jobs, and homes for 6,500 residents. At the close of 2020, Boston’s production rate was running at 121 percent of the pace required to achieve the goal of creating 69,000 new units of housing by 2030. Boston’s cumulative total of new units permitted through the end of 2020 was 35,955 units.

TOTAL HOUSING PRODUCTION 2011-2020

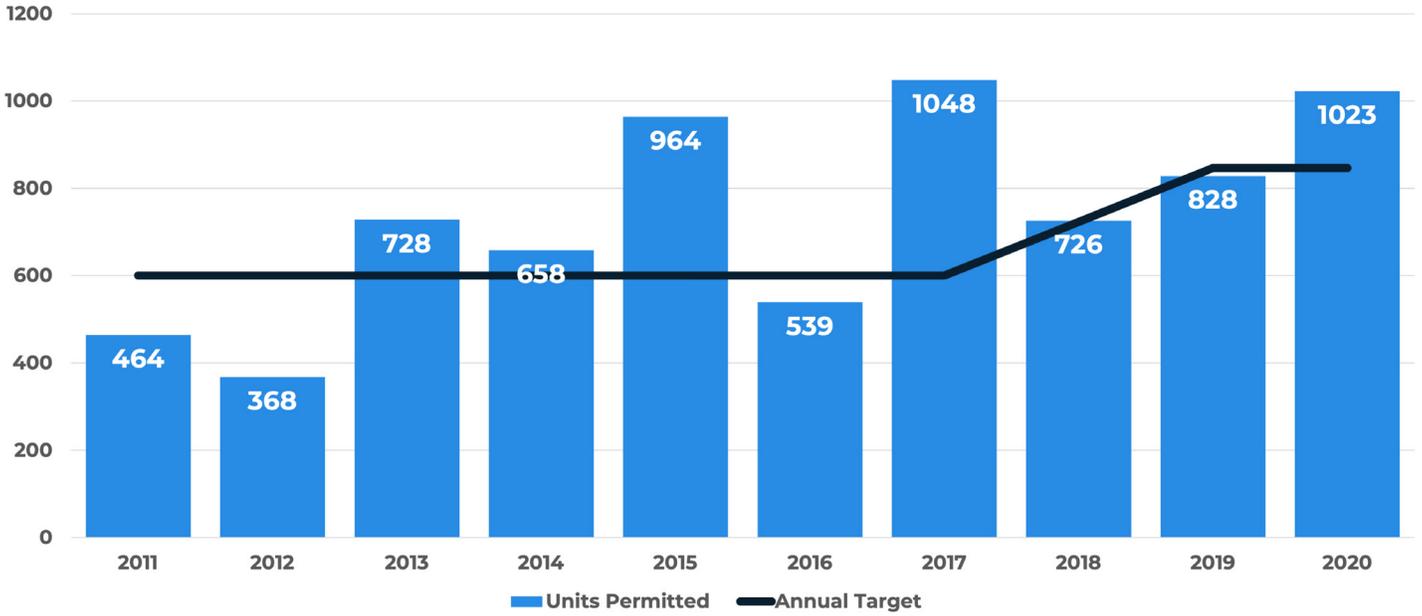


While meeting the HB2030 goals for total housing production are important, a critical focus of this housing plan is on maintaining Boston’s historically high number of income-restricted units, while also increasing their supply. There is an overall goal of creating 15,820 units of income-restricted housing between 2011 and 2020.



Through a combination of new construction and the purchase and deed restriction of existing units, 1,023 income-restricted housing units were permitted in 2020, up 24 percent from 828 in 2019. These new housing units were created using a variety of public funding sources, including \$36 million from the City.

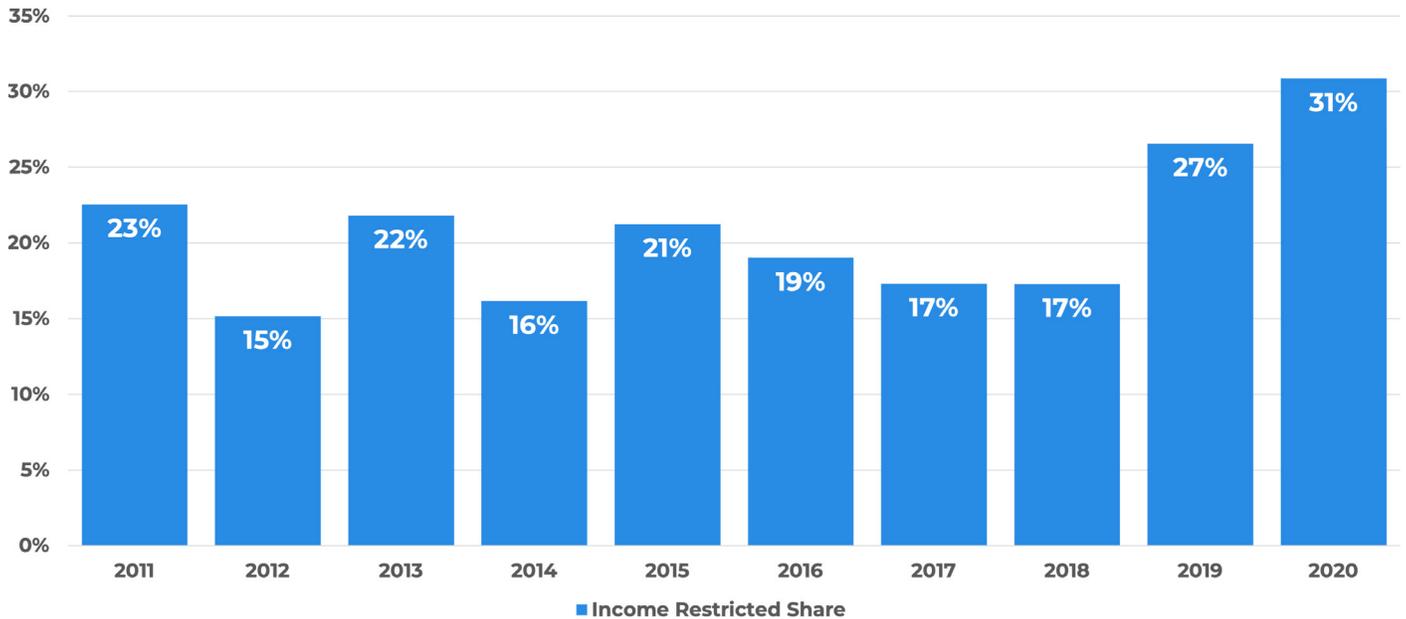
INCOME-RESTRICTED HOUSING PRODUCTION 2011-2020



This total represents the largest number of affordable units in a single year since 2017, when a total of 1,050 units were permitted. It is also notable that this high number of permits was achieved in 2020 despite the months-long construction shutdown necessitated by the global coronavirus pandemic.

In 2020, a record 31 percent of all housing units permitted were income-restricted, exceeding the previous record of 27 percent, from 2019.

SHARE OF NET NEW HOUSING THAT IS INCOME RESTRICTED



INCOME-RESTRICTED HOUSING PRESERVATION AND PRODUCTION

In order to meet the goal of having a total of 70,000 income-restricted units in Boston by 2030, the City must focus on both preservation of the existing income-restricted housing stock and the creation of new income-restricted housing.

CREATION OF NEW INCOME-RESTRICTED HOUSING

As highlighted above, 1,023 income-restricted units were added to Boston's affordable housing stock in 2020, and 7,348 have been added since 2011, 109 percent of the goal for activity through 2020. The HB 2030 plan sets specific production goals for low- and middle-income housing, with additional goals for the production of housing for extremely low-income households as well as for Boston's older residents.

LOW-INCOME HOUSING PRODUCTION

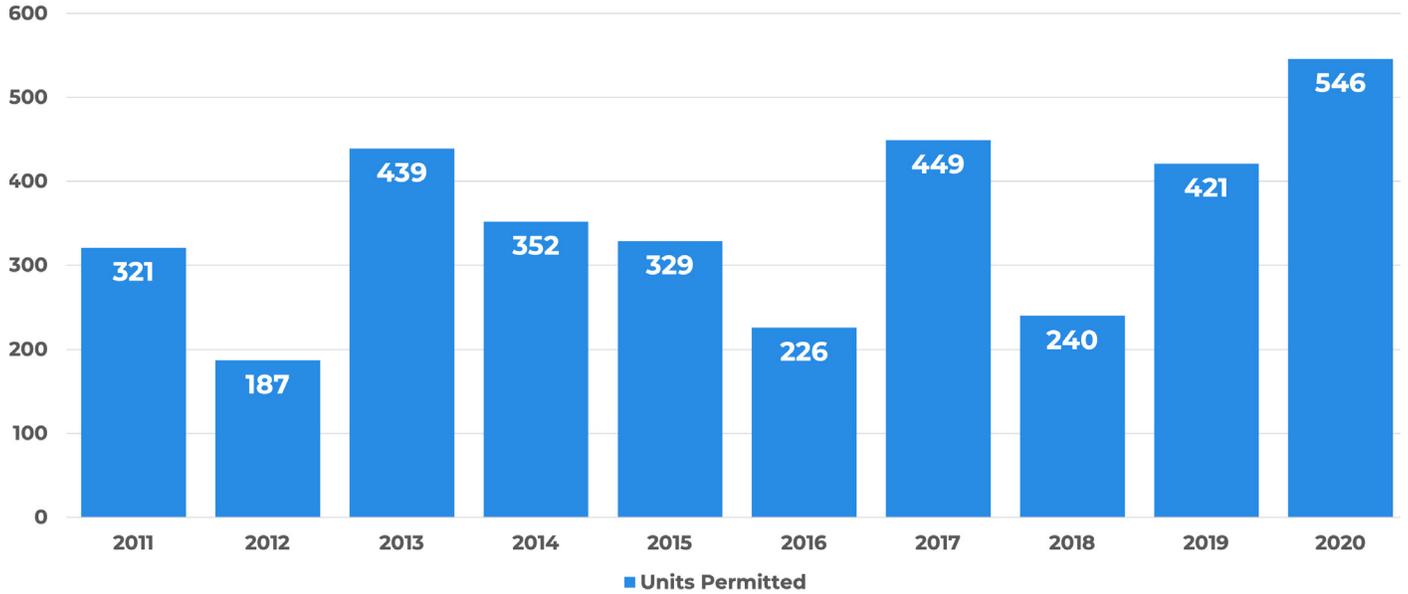
With 546 units permitted, 2020 was a record year for construction starts on housing for low-income households. Despite the work stoppages resulting from the COVID-19 Pandemic, 22 percent more units were permitted than the previous high of 449 units, in 2017.

GOAL	10,300 PERMITTED
UNITS PERMITTED IN 2020	546
PERFORMANCE THROUGH 2020	3,510
GOAL THROUGH 2020	4,459
PERCENT OF GOAL THROUGH 2020	79%



This goal is further defined with specific goals for low-income senior housing, low-income non-senior housing, and housing for those with extremely low-incomes.

LOW INCOME HOUSING PRODUCTION 2011-2020



HOUSING FOR BOSTON'S OLDER RESIDENTS

The HUD 202 program traditionally has been the main source of funding for the creation and maintenance of privately owned, low-income senior housing. Funding for new construction ended in 2011, resulting in no new starts of such housing in the middle of the last decade. Without this funding, the City and its partners turned to a range of tools including the provision of public land, City operating funds, off-site Inclusionary Development Policy units, and project based vouchers to restart production. As a result, there were 120 units permitted in 2020. The federal government has resumed funding of the 202 program, so there is hope that the pipeline will only strengthen over time.



41 North Margin St in the North End entails the adaptive reuse of a Knights of Columbus Hall, and relies on Linkage funds being directed from the Hub on Causeway office development, seen here rising in the background of 41 North Margin.

The units for older Bostonians permitted in 2020 included 42 units at the Grace Apartments in East Boston, 23 units at 41 North Margin St in the North End (the first senior and the first income-restricted units in the North End since 1999), and 55 units at the Ann M. Lynch (Old Colony) development in South Boston. The Old Colony project is the most significant, because it is being built on public land and is being created through the off-site inclusionary development commitment of the Seaport's Echelon development.

Since 2011, 627 low-income units for Boston's older residents have been permitted. Of these, 268 (43 percent) are income-restricted to extremely low-income older Bostonians with an income of less than 30 percent of Area Median Income. The City also pairs housing vouchers with many units to make a large percentage of the remaining units also affordable to extremely low-income older Bostonians.

GOAL	2,000 SENIOR UNITS PERMITTED
UNITS PERMITTED IN 2020	120
PERFORMANCE THROUGH 2020	627
GOAL THROUGH 2020	850
PERCENT OF GOAL THROUGH 2020	74%



LOW-INCOME, NON-SENIOR HOUSING

Since beginning Housing Boston 2030, the City has permitted 2,883 low-income, income-restricted rental units. Twenty-seven percent, or 770 units, are restricted to extremely low-income households (less than 30 percent of Area Median Income), including 560 units set aside for Bostonians who have experienced homelessness. With 426 units permitted, 2020 was a strong year for low-income housing production. This gain was made possible in part by new Community Preservation Act funds, and the City continues to look for the additional resources that will be needed to meet the 2030 goal.



Mattapan Station: POAH and Nuestra CDC have partnered to develop 135 rental units on MBTA owned land adjacent to the Mattapan Square MBTA stop. This project will bring new life to the square.

The largest, mostly low-income project to begin construction during 2020 was Mattapan Station, with 135 units, including 18 extremely low-income units, 75 low-income units, and 42 middle-income units.

GOAL	8,300 PERMITTED
UNITS PERMITTED IN 2020	426
PERFORMANCE THROUGH 2020	2,883
GOAL THROUGH 2020	3,610
PERCENT OF GOAL THROUGH 2020	80%



MIDDLE-INCOME HOUSING



144 Addison Street: A total of 230 rental units are being constructed on a former rental car parking lot in East Boston, with 30 IDP units.

Maintaining a strong middle class is critical to ensuring that Boston continues to be a thriving, diverse city where people want to live and employers want to locate, and households earning between \$50,000 and \$125,000 face growing challenges in finding housing that is affordable to them. Units for this segment of the population are created via income-restricted units in larger developments, and through market rate developers building units that have rents or prices that are affordable to middle income households.

In 2020, 477 new income-restricted units affordable to middle-income households were permitted, of which 55 were ownership units and 422 were rental units. The ownership units were publicly funded or created by private developers as a result of the Inclusionary Development Policy (IDP). The middle-income rental units were largely created as a result of the IDP and through the Acquisition Opportunity Program (see detailed description to follow), which converts market rate housing into income-restricted housing, while protecting the existing tenants.

In order to meet the housing needs for all of Boston's residents, the market must create housing for middle-income households without the need for public subsidies. In fact, 2020's 1,087 permits for market rate middle-income housing were created without subsidy, ranks as the second best year since the beginning of the HB2030 plan. The combination of income-restricted and market rate middle-income housing production is meeting the HB2030 goal to date.

GOAL	5,520 NEW INCOME-RESTRICTED, MIDDLE-INCOME UNITS PERMITTED
UNITS PERMITTED IN 2020	477
PERFORMANCE THROUGH 2020	3,838
GOAL THROUGH 2020	2,304
PERCENT OF GOAL THROUGH 2020	167%

GOAL	20,700 NEW MARKET RATE UNITS AFFORDABLE TO MIDDLE-INCOME HOUSEHOLDS PERMITTED
UNITS PERMITTED IN 2020	1,087
PERFORMANCE THROUGH 2020	7,584
GOAL THROUGH 2020	8,939
PERCENT OF GOAL THROUGH 2020	84%

TOTAL MIDDLE INCOME HOUSING GOAL	26,220 UNITS PERMITTED
UNITS PERMITTED IN 2020	1,564
PERFORMANCE THROUGH 2020	11,386
GOAL THROUGH 2020	11,243
PERCENT OF GOAL THROUGH 2020	101%



BOSTON'S ACQUISITION OPPORTUNITY PROGRAM



Morton Village: The 207 unit property is the largest AOP purchase to date, and an important acquisition along the Fairmount Commuter Rail corridor.

In 2018, the City established a new goal to assist our housing partners to acquire 1,000 units of unrestricted but affordable market-rate housing, and convert them to long term income-restricted units, providing a cost effective method of increasing affordability while preventing displacement.

2020 was a strong year for this effort, with the purchase of five properties, including the 207 unit Morton Village Apartments in Mattapan. The City is now on pace to meet and surpass the 1,000 unit goal. The current economic distress resulting from the pandemic has increased the number of landlords willing to sell to an affordable housing provider, and the City is moving to take advantage of these opportunities.

GOAL	1,000 UNITS ACQUIRED AND INCOME-RESTRICTED
UNITS PERMITTED IN 2020	296
PERFORMANCE THROUGH 2020	432
GOAL THROUGH 2020	243
PERCENT OF GOAL THROUGH 2020	178%



PRESERVATION OF AFFORDABLE HOUSING

Existing income-restricted housing can be classified into two categories: privately owned housing, with deed restrictions, and public housing, overseen by the Boston Housing Authority (BHA). Privately owned income-restricted units can be owned by nonprofit or for-profit owners, and the income-restricted units most likely to be lost are those in properties owned by for profit owners where the deed restriction is expiring. Preservation is completed through any of the following mechanisms:

- An existing owner refinances the property and extends the affordability restrictions for at least 20 years. This may or may not require additional public funding for repairs and upgrades.
- A for-profit owner sells the property to a new owner, generally a nonprofit, with assistance for both the purchase and renovations from City and/or State funders.

For BHA housing, the greatest risk of loss of units is due to deterioration of the public housing stock. After years of neglect due to lack of state and federal funding, the BHA, over the last 20 years, has taken significant steps to renovate, rebuild, and/or replace public housing units, first with the federal HOPE VI program, and more recently with the federal Choice Neighborhoods Initiative and the Rental Assistance Demonstration (RAD) program.



PRIVATELY OWNED INCOME-RESTRICTED UNITS

During 2020, there were 1,761 income-restricted units preserved in 13 housing developments. Twenty-seven units, however, were lost from our income-restricted housing stock in 2020. Since 2011, 22,413 units have been preserved.

The largest developments preserved in 2020 were Harbor Point (400 income-restricted units) in Dorchester and Academy Homes II (236 income-restricted units) in Roxbury. At the Mercantile Wharf development in the North End, one of Boston's most at risk properties for loss of affordability, 27 income-restricted units were lost, though the remaining 58 units have new protections. From 2014 to 2020, only 159 units have lost their income restrictions, representing less than four percent of Boston's 4,200 most at risk units, and a very minor percentage of the nearly 56,000 total income-restricted units.

GOAL	29,970 UNITS PRESERVED
UNITS PERMITTED IN 2020	1,771
PERFORMANCE THROUGH 2020	22,423
GOAL THROUGH 2020	19,696
PERCENT OF GOAL THROUGH 2020	114%



PUBLIC HOUSING



Lenox development

There are 12,000 public housing units in Boston, and they are this city's most important affordable housing asset, as they serve many of Boston's lowest income families, elders, and persons with disabilities. Given that tenants pay only 30 percent of their rent, this resource must be preserved.

To do so, the Boston Housing Authority (BHA) has committed to renovating or rebuilding 4,500 units of public housing between 2014 and 2020 by partnering with developers. Through 2020, 1,454 units had been permitted.

Given the long time frames it takes to secure development partners, plan, and relocate tenants (all of whom have a right to return to their communities), meeting the annual goals were challenging at first. Over the last two years, however, the BHA has been making up ground, and 2020 was the best year yet, permitting 422 units, which was 159 percent of the annual goal required.

BHA projects permitted in 2020 include the renovation of 283 units at the Lenox development in Lower Roxbury, the rebuilding of 115 units at the Anne M. Lynch (Old Colony) development in South Boston, and the rebuilding of 24 units at the Whittier Street development, near Nubian Square in Roxbury.

The BHA has an additional 1,772 units in the immediate pipeline, including the final phase of Old Colony and the rebuilding of 1,010 units at the Bunker Hill redevelopment. In total, the BHA has 2,943 units where plans for redevelopment are well underway, are in construction, or have been completed.

GOAL	4,500 UNITS RENOVATED OR REBUILT BETWEEN 2014 AND 2030
UNITS PERMITTED IN 2020	422
PERFORMANCE THROUGH 2020	1,454
GOAL THROUGH 2020	1,929
PERCENT OF GOAL THROUGH 2020	75%



HOMEOWNERSHIP: HELPING BOSTONIANS BUILD WEALTH

There are significant racial disparities in Boston's homeownership rates: only 30 percent of Black households and 16 percent of Latinx households own their own home, compared to 44 percent of white households. It is crucial that more Bostonians become able to own their own homes not only because homeownership provides long term housing stability, but also because homeownership is a significant means of wealth-creation. Addressing disparities in homeownership will also serve to address the wealth gap and help make Boston a more equitable city.

The City is committed to assisting more households become homeowners, and does so through the creation of income-restricted homeownership units, and downpayment assistance and specialty mortgage programs. In 2020, 133 new homeowners purchase a new home through these efforts.

INCOME-RESTRICTED HOMEOWNERSHIP



133 Callender Street: Two-family home in Dorchester priced at \$425,000 for households earning 100% AMI

Income-restricted homeownership units are homes or condominiums where the purchase price is set by public agencies so as to be affordable to a specific income range, generally at 80 percent (e.g. \$85,700 for a family of three) or 100 percent of Area Median Income (\$100,700 for a family of three). The resale of the property is restricted. When a buyer later sells the property, the sales price is set to assist another income-eligible buyer.

Each buyer is able to build equity by paying down their mortgage and through an established rate of return. These units are created in market-rate developments under the Inclusionary Development Policy, or in developments that are funded by the Department of Neighborhood Development. The most notable of the DND efforts is the Neighborhood Homes Initiative, which pairs smaller, City owned parcels with DND funding to create one- and two-family homes.

In 2020, 55 income-restricted homeownership units were permitted, and 44 were completed. These relatively small numbers may reflect, in part, the delays and challenges created by the COVID-19 pandemic. There are 240 units in construction, however, which will contribute to better outcomes for 2021 and 2022. During 2020, 93 homebuyers purchased either a newly constructed income-restricted homeownership property, or purchased a resale of an existing income-restricted property.

DOWNPAYMENT ASSISTANCE AND MORTGAGE PROGRAMS

The City of Boston's downpayment assistance and specialty mortgage programs help first time homebuyers to purchase both the income-restricted units described above, as well as market rate units, across the city. In 2020, 65 households accessed downpayment and/or closing cost assistance, and of these, six also accessed the recently launched One+ Mortgage program. This new mortgage program promises to help us increase the number of homebuyers served in 2021. In 2020, 83 percent of families accessing City of Boston first time homebuyer financial assistance were families of color.

GOAL	1,000 HOMEBUYERS ASSISTED IN FIVE YEARS (JULY 2018 THROUGH JUNE 2023)
UNITS PERMITTED IN 2020	133
PERFORMANCE THROUGH 2020	442
GOAL THROUGH 2020	501
PERCENT OF GOAL THROUGH 2020	88%



HOUSING BOSTON'S STUDENTS

Boston's institutes of higher education are important to the city's economy, however, the large number of students competing for middle-income market-rate rental housing is a continuing issue in certain Boston neighborhoods. In 2019, 40,933 were living on-campus or in university provided housing, 9,917 lived off campus in their family home, and 36,288 lived off-campus and not at



1 Court Street

home. For 2020, Boston area colleges and universities reported that a total of 64,420 students lived in Boston, a 26 percent decline. Of these, 24,057 live on-campus (a 41 percent decline), 10,614 live at home (up 15 percent), and 29,749 live off-campus and not at home (an 18 percent decline).

A decline of 6,539 students living in off-campus apartment could have had a short-term effect on the rental markets in neighborhoods with the highest concentrations of students such as the Fenway, Mission Hill, and Allston/Brighton. However, this decline is assumed to be attributable to the COVID-19 pandemic and the lack of on-campus, in-person learning opportunities, and is unlikely to be the beginning of a trend. The City of Boston is not anticipating that colleges and universities will remain closed for the 2021-2022 academic year, and will continue to encourage colleges and universities to increase their creation of dorm beds for their students.

During 2020, 300 beds were permitted, and completed, for Suffolk University at One Court Street in downtown. This project was made possible by the purchase and adaptation of the former Ames Hotel.

It will be important to work with colleges and universities through the Institutional Master Planning process, to encourage additional on-campus housing and continued stabilization of enrollment numbers. With the uncertainty generated by the continuing pandemic, the City of Boston will be closely monitoring student trends, to understand and plan for the future.

GOAL	18,500 DORM BEDS PERMITTED BETWEEN 2014 AND 2030
BEDS PERMITTED IN 2020	300
PERFORMANCE THROUGH 2020	5,245
GOAL THROUGH 2020	8,536
PERCENT OF GOAL THROUGH 2020	61%



RESOURCES FOR HOUSING PRODUCTION

The City of Boston relies on a number of funding sources and mechanisms to create income-restricted housing,¹ including units created by private developers under the Inclusionary Development Policy, and units funded or supported by the City of Boston, usually in partnership with state and federal funds.

CREATION OF NEW INCOME-RESTRICTED HOUSING, BY SOURCE, 2020 AND 2011 TO 2020				
SOURCE OF UNITS	2020	PERCENT OF 2020	2011 TO 2020	PERCENT OF 2011 TO 2020
CITY SUPPORTED	729	71%	4,220	58%
INCLUSIONARY DEVELOPMENT POLICY	294	29%	3,064	42%

Each DND supported development project can rely on a range of sources, including:

- City owned land;
- City controlled federal funds (CDBG, ESG, HOME, etc.);
- Neighborhood Housing Trust (NHT) funds, paid by developers of large commercial projects (“Linkage” funds);
- Inclusionary Development Policy (IDP) funds, paid by developers of market rate residential development in lieu of providing some or all of their IDP commitment on-site;
- Community Preservation Act (CPA) funds, collected as a one percent surcharge on Boston’s property tax payers (funds can support historic preservation, open space, or affordable housing); and
- Operating funds and one-time sources from the sale of City owned properties.

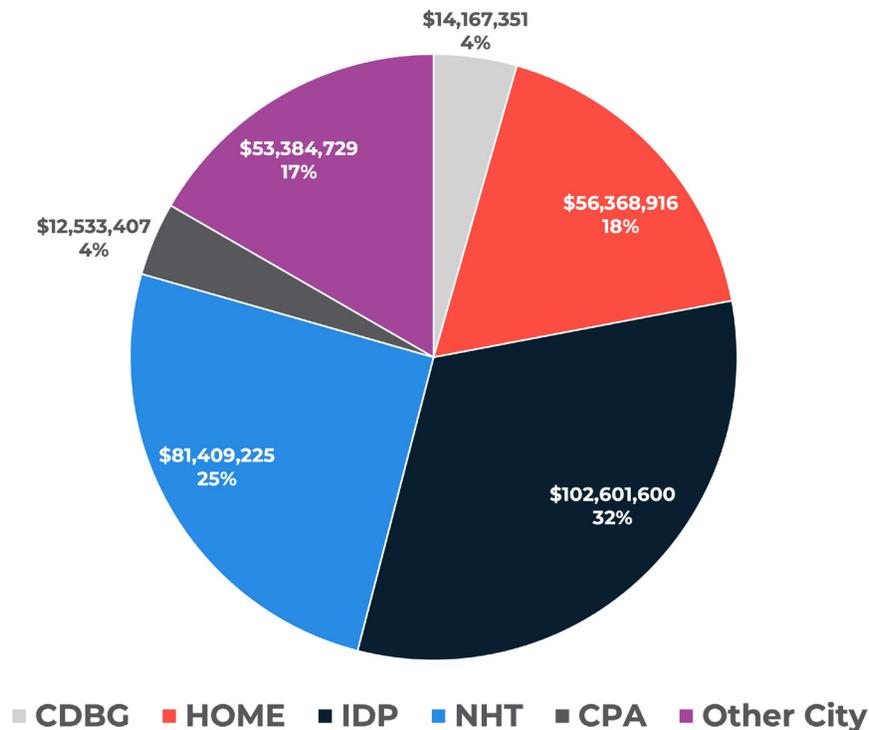
¹ From 2011 to 2020, 64 income-restricted units were created in Boston through no action by the City of Boston, though state agencies were involved.



During the HB2030 plan period, the City has provided \$320.5 million in funding to create 4,220 income-restricted units and preserve 3,690 existing units. These funds have leveraged \$1.68 billion in other public sources (state sources, federal tax credits, etc.) and \$1.81 billion in private financing. Over this period, Inclusionary Development Policy funds have been the biggest source of DND funding, with \$102.6 million (32% of the funding), followed by Neighborhood Housing Trust (Linkage) funds of \$81.4 million (25%). Combined, the \$70.5 million in federal CDBG and HOME funds account for 22 percent of the funding. Inflation adjusted, both the HOME and CDBG funding has declined over the last 30 years, forcing Boston and many other cities to find new, local funding sources. Other City sources, including operating funds and one-time sources such as the sale of a City property has made up \$53.4 million (17 percent of the total).

The adoption of the Community Preservation Act has begun to yield real results: over the last two years, CPA has added \$12.5 million to housing production and homeownership programs. The first projects funded by the program began to pull permits at the end of 2018.

DND FUNDING SOURCES USED FOR HOUSING CREATION AND PRESERVATION (2011 TO 2020)



EXPANDING AFFORDABLE HOUSING RESOURCES

From fiscal year 2020 to fiscal year 2021, the Department of Neighborhood Development's resources for housing and homelessness programs increased from \$128 million to \$143 million. The bulk of this increase was due to an \$8.5 million investment from the City of Boston operating budget for the first ever City-funded voucher program as well as additional funding for homebuyer financial assistance, eviction prevention and homelessness programs, and a \$5 million increase in Community Preservation Act funding for housing projects.

As 2021 began, the State legislature passed a bill that enabled Boston to incorporate the 20-year old Inclusionary Development Policy (IDP) into zoning. Until now, the IDP had been implemented through an executive order, and therefore was at risk to legal challenges. Codifying the IDP into zoning law will result in more affordable housing resources for the City, and a guarantee that income-restricted housing will be secured alongside market rate housing, even where the development is "as of right."

The same legislation also enabled Boston to change the City's Linkage requirements in the future without asking for State legislative approval. Under the Linkage program, developers of large commercial properties pay fees to the City's Neighborhood Housing Trust, which supports the development and preservation of income-restricted housing, and the Neighborhood Jobs Trust, which supports workforce training efforts. Prior to the legislation, the linkage fees could only be increased in line with the Consumer Price Index and Construction Price Index once every three years. Now, Boston will be able to adjust the program in line with market realities, and is in the process of increasing the housing linkage rate by 44 percent. As with the IDP, implementation of the law will increase Boston's resources for income-restricted housing.



USE OF PUBLIC LAND FOR INCOME-RESTRICTED HOUSING DEVELOPMENT

The City of Boston's successes at creating new income-restricted housing in part relies on the thoughtful disposition of City owned land to build this new housing. During 2020, the City continued its commitment to using public land for the public good. Over the last ten years, the City has dedicated 1.2 million square feet of public land for the development of affordable housing projects, creating 1,272 additional units of income-restricted housing. In 2020, 19 percent of the total new income-restricted units were developed on City land, highlighting the importance of this land for the creation of new, affordable housing. Given this fact, the City is leaning into the commitment to use City land for public purposes. An additional 1.3 million square feet of City-owned land has been committed to the creation of mixed-income housing developments. The City also has launched its Housing with Public Assets initiative, with the hopes of creating more opportunities for income-restricted housing by co-locating such housing with the reconstruction of libraries and other public facilities.

More details on projects begun in 2020, as well as maps and other documentation, are included in the appendices.



APPENDIX

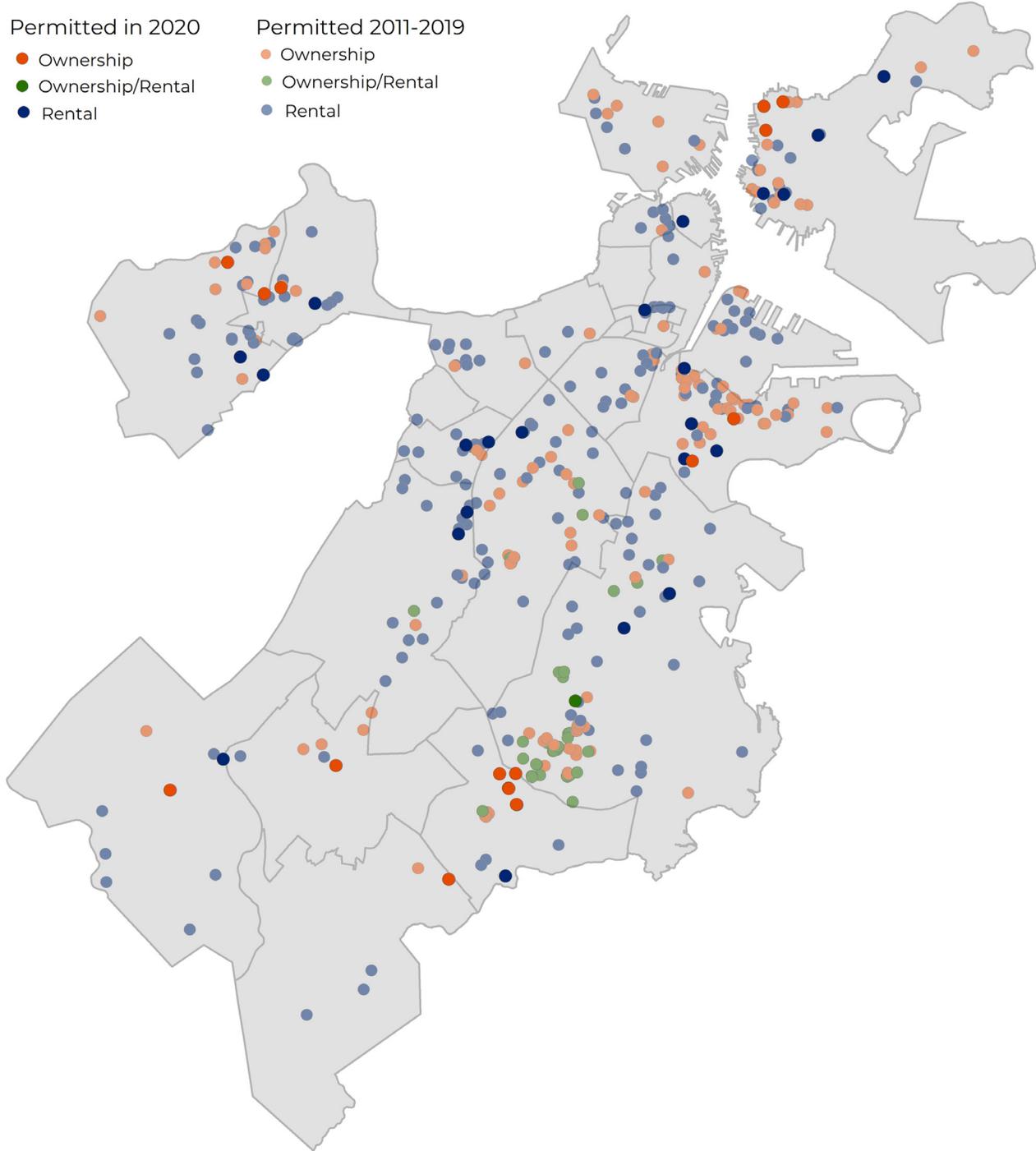
Income-Restricted Housing Permits by Tenure

Permitted in 2020

- Ownership
- Ownership/Rental
- Rental

Permitted 2011-2019

- Ownership
- Ownership/Rental
- Rental



Source: Permitting Data through 12/31/18



TABLE 1: NEW RENTAL PROPERTIES WITH INCOME-RESTRICTED UNITS PERMITTED FOR CONSTRUCTION IN BOSTON, 2020

PROJECT NAME <i>NEIGHBORHOOD</i>	PROJECT DESCRIPTION	CITY FUNDED OR INCLUSIONARY DEVELOPMENT POLICY (IDP)	INCOME-RESTRICTED UNITS	CITY FUNDING
Grace Apartments <i>East Boston</i>	This East Boston CDC project will bring 42 units of low-income elderly housing to Maverick Square.	City Funded	42	\$1,700,000
Holtzer Park 125 Amory St <i>Jamaica Plain</i>	Through a unique partnership between the Boston Housing Authority and three non-profits, an existing public housing/elderly building will be renovated and new buildings build on the surrounding land. Holtzer Park is the first of these new buildings, and will be completed by Urban Edge, a non-profit.	City Funded/ BHA Land	62	\$3,467,000
Mattapan Station <i>Mattapan</i>	POAH and Nuestra CDC have partnered to develop 135 rental units on MBTA owned land adjacent to the Mattapan Square MBTA stop. This project will bring new life to the square.	City Funded	135	\$3,000,000
Parcel 25, Phase 2 <i>Mission Hill</i>	Mission Hill NHS is proceeding with the second of a three-phase development on MBTA owned land near the Ruggles MBTA stop.	City Funded	46	\$2,550,000
191 Bowdoin Street <i>Dorchester</i>	Viet-AID is transforming this City owned parcel into 41 units of low-income housing and a home for the Dorchester Food Cooperative, bringing a new fresh food option to the Bowdoin/Geneva section of Dorchester.	City Funded/City Land	41	\$1,650,000
25 Amory Street <i>Jamaica Plain</i>	Jamaica Plain NDC is building this 44 unit project on state owned land near the Jackson Square MBTA stop that is part of the larger Jackson Square Master Plan.	City Funded	44	\$2,245,425
41 North Margin Street <i>North End</i>	East Boston CDC is converting a 100 year-old, underutilized Knights of Columbus Hall into the North End's first new senior and income-restricted housing in years. The Knights will maintain use of a portion of the building.	City Funded	23	\$7,940,466



TABLE 1: NEW RENTAL PROPERTIES WITH INCOME-RESTRICTED UNITS PERMITTED FOR CONSTRUCTION IN BOSTON, 2020

PROJECT NAME NEIGHBORHOOD	PROJECT DESCRIPTION	CITY FUNDED OR INCLUSIONARY DEVELOPMENT POLICY (IDP)	INCOME- RESTRICTED UNITS	CITY FUNDING
Dot Block Dorchester	With a total of 488 units across four buildings, this is the largest single housing development permitted in 2020. As a result of community calls for additional affordability, the project is providing both more units than required by IDP, with some at deeper levels of affordability.	IDP on-site units	66	\$0
Old Colony Phase 3C South Boston	The Seaport District's Echelon development is funding these 55 senior units as part of their IDP off-site commitment. The project is being built by Beacon Communities on land that is part of the Old Colony BHA development.	IDP off-site units/ BHA land	55	\$0
105 Washington Street Brighton	This unique project includes the rebuilding of a Synagogue and Mikvah, along with the construction of 70 rental units, of which nine are IDP units.	IDP on-site units	9	\$0
142-144 Old Colony Avenue South Boston	Located within the PLAN: South Boston/Dorchester Ave study area, this project is required to provide 17 percent of units as income restricted (three units). The project is also a part of the City's compact unit pilot program.	IDP on-site units	3	\$0
144 Addison Street East Boston	A total of 230 rental units are being constructed on a former rental car parking lot in East Boston, with 30 IDP units.	IDP on-site units	30	\$0
205 Maverick Street East Boston	This 49 unit rental project will contain seven IDP units, replacing a one-story retail building.	IDP on-site units	7	\$0
21-35 West Second Street South Boston	This 55 unit rental project is located in the PLAN: South Boston/Dorchester Ave study area, where 17 percent of units (seven units) are required to be income restricted.	IDP on-site units	7	\$0
319-327 Chelsea Street East Boston	This 38 unit rental project will contain six IDP units, replacing a former funeral home.	IDP on-site units	6	\$0
400 Belgrade Avenue West Roxbury	This 18 unit rental project will contain two IDP units, replacing a long-closed gas station.	IDP on-site units	2	\$0



TABLE 1: NEW RENTAL PROPERTIES WITH INCOME-RESTRICTED UNITS PERMITTED FOR CONSTRUCTION IN BOSTON, 2020

PROJECT NAME <i>NEIGHBORHOOD</i>	PROJECT DESCRIPTION	CITY FUNDED OR INCLUSIONARY DEVELOPMENT POLICY (IDP)	INCOME-RESTRICTED UNITS	CITY FUNDING
47-55 LaGrange Street <i>Downtown/Chinatown</i>	This 21-story, 170 unit rental project is being constructed on a small parking lot in the Theater District/Chinatown. It will contain 22 IDP units.	IDP on-site units	22	\$0
5 Washington Street <i>Brighton</i>	On the Brookline/Brighton border, this 109 unit rental project contains 18 IDP units, replacing a an old gas station and a small office building.	IDP on-site units	18	\$0
89 Brighton Avenue <i>Allston</i>	This 129 unit rental project will contain 17 IDP units, built on the site of a commercial building, a truck rental facility, and a three-family house.	IDP on-site units	17	\$0
9-11 Burney Street <i>Mission Hill</i>	This 24 unit rental project will contain three IDP units, and is participating in the City's Compact Pilot program.	IDP on-site units	3	\$0

TABLE 2: RENTAL PROPERTIES PURCHASED AND INCOME-RESTRICTED THROUGH THE ACQUISITION OPPORTUNITY PROGRAM (AOP), 2020

PROJECT NAME <i>NEIGHBORHOOD</i>	PROJECT DESCRIPTION	INCOME-RESTRICTED UNITS	CITY FUNDING
Morton Village Apartments <i>Mattapan</i>	The 207 unit property is the largest AOP purchase to date, and an important acquisition along the Fairmount Commuter Rail corridor.	207	\$4,000,000
110 Gladstone Street <i>East Boston</i>	East Boston CDC has been an active partner in the AOP, including the purchase of this three-family house.	3	\$300,000
119 Berkeley Street <i>Bay Village</i>	All 23 units in this central Boston location are studios and will meet the needs of Boston residents who have experienced homelessness.	23	\$275,000
4345-4351 Washington Street <i>Roslindale</i>	Southwest Boston CDC bought this handsome brick building with a mix of one- and two-bedroom units that had been slated to be converted to condominiums.	26	\$3,510,370
56-58 Bowdoin Avenue <i>Dorchester</i>	This property, with a mix of one- and two-bedrooms is also located along the Fairmount corridor.	31	\$2,650,000
63-65 Westminster Street <i>Hyde Park</i>	Another Southwest Boston CDC purchase, this building contains six one-bedroom units.	6	\$600,000



TABLE 3: RENTAL PROPERTIES PRESERVED WITH CITY FUNDS, 2020

PROJECT NAME <i>NEIGHBORHOOD</i>	PROJECT DESCRIPTION	INCOME-RESTRICTED UNITS	CITY FUNDING
191-201 Sumner Street <i>East Boston</i>	This project will allow East Boston CDC to preserve 17 units in Maverick Square.	17	\$1,700,000
Dudley Terrace Apartments <i>Roxbury</i>	Dorchester Bay EDC is completing a renovation of 56 income-restricted units, scattered along Dudley Street in Roxbury.	56	\$1,092,000
Newcastle/Saranac Apartments <i>Roxbury</i>	Fenway CDC is using a combination of IDP off-site unit commitments and public funding to preserve 97 income-restricted units on the Roxbury border with the South End. The purchase was completed in 2019, but renovations began in 2020.	97	\$1,550,000
Whittier Street Phase 2 <i>Roxbury</i>	POAH is the lead on the Whittier Choice Neighborhood project, which is rebuilding 200 public housing units and adding an additional 187 units of mixed-income housing. This phase includes the rebuild of 24 public housing units and the addition of 28 new income-restricted units.	24	\$3,500,000

TABLE 4: NEW HOMEOWNERSHIP PROPERTIES WITH INCOME-RESTRICTED UNITS PERMITTED FOR CONSTRUCTION IN BOSTON, 2020

PROJECT NAME <i>NEIGHBORHOOD</i>	PROJECT DESCRIPTION	CITY FUNDED OR INCLUSIONARY DEVELOPMENT POLICY (IDP)	INCOME-RESTRICTED UNITS	CITY FUNDING
23-25 Rosebery Road <i>Hyde Park</i>	Built on City-owned land, the project will provide two income-restricted homeownership units.	City Funded/City Land	2	\$256,338
Norwell Townhouses <i>Dorchester</i>	Built on City-owned land, the project will provide four income-restricted for-sale townhouse units and four income-restricted one-bedroom rental units.	City Funded/City Land	8	\$1,065,750
Violet/Evelyn Neighborhood Homes Initiative <i>Mattapan</i>	The Neighborhood Homes Initiative combines City-owned parcels with City funding and pre-designed projects that smaller contractors and developers can build quickly. Four income-restricted homeownership units were permitted in 2020 out of the ten income-restricted units that are part of this project.	City Funded/City Land	4	\$890,064
101 Condor Street <i>East Boston</i>	This project replaces a garage with an 18-unit condominium project, including two IDP units.	IDP on-site units	2	\$0



TABLE 4: NEW HOMEOWNERSHIP PROPERTIES WITH INCOME-RESTRICTED UNITS PERMITTED FOR CONSTRUCTION IN BOSTON, 2020

PROJECT NAME <i>NEIGHBORHOOD</i>	PROJECT DESCRIPTION	CITY FUNDED OR INCLUSIONARY DEVELOPMENT POLICY (IDP)	INCOME-RESTRICTED UNITS	CITY FUNDING
30 Penniman Road <i>Allston</i>	The creation of the Boston Landing commuter rail station has spurred significant redevelopment of the industrial sites in the area, including this project, which will contain 46 condominium units, of which six are IDP units.	IDP on-site units	6	\$0
301-323 Border Street <i>East Boston</i>	An auto-repair garage is being replaced with 64 condominiums, of which eight are IDP units.	IDP on-site units	8	\$0
33-39 Ward Street <i>South Boston</i>	A new, 14-unit condominium of which two are IDP units, will replace two single-family houses.	IDP on-site units	2	\$0
37-43 N Beacon Street (Condo phase) <i>Allston</i>	This project entails the construction of two buildings, the larger of which is rental. The condominium phase has nine units, with one IDP unit.	IDP on-site units	1	\$0
425 Border Street <i>East Boston</i>	An auto-repair garage is being replaced with 16 condominiums, of which two are IDP units.	IDP on-site units	2	\$0
425 Lagrange Street <i>West Roxbury</i>	A 40-unit condominium building, including five IDP units, is being built on vacant land.	IDP on-site units	5	\$0
457-469A West Broadway <i>South Boston</i>	This 44-unit condominium building, including six IDP units, replaces a one-story commercial building along the rapidly changing West Broadway.	IDP on-site units	6	\$0
69 Cummins Highway <i>Roslindale</i>	This small project will create 12 condominium units, of which one is an IDP unit, replacing a hair salon/barbershop.	IDP on-site units	1	\$0
70 Leo Birmingham Parkway <i>Brighton</i>	This project replaces a tavern and a small office building with an 79-unit condominium project, including ten IDP units.	IDP on-site units	10	\$0

